

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 William F. Torpey  
 Marilyn E. Torpey  
 Debtors

Case No. 17-14296-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Oct 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2017.

db/jdb +William F. Torpey, Marilyn E. Torpey, 201 Lewis Mills Road, Honey Brook, PA 19344-9628  
 13938242 +AES, P.O. Box 61047, Harrisburg, PA 17106-1047  
 13938243 +AES/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047  
 13938246 +AR RESOURCES INC, 1777 SENTRY PKWY, Blue Bell, PA 19422-2206  
 13938247 ARS, P.O. Box 459079, Fort Lauderdale, FL 33345-9079  
 13938244 +Akron Billing Center, 2620 Ridgewood Street, Suite 300, Akron, OH 44313-3500  
 13938245 Alliance One, PO Box 3040, Southeastern, PA 19398-3040  
 13938249 +Brandywine Family Foot Care, 213 Reeceville Road, Suite 13, Coatesville, PA 19320-1539  
 13938252 +Charles Blozenski Disposal Co., 265 Lippitt Road, Honey Brook, PA 19344-9605  
 13938254 Coatesville Cardiology Clinic, PO Box 9584, Belfast, ME 04915-9584  
 13938256 +Commonwealth Financial Systems Inc, 120 N. Keyser Avenue, Scranton, PA 18504-9701  
 13938259 Diversified Consultants, Inc., P.O. 1022, Wixom, MI 48393-1022  
 13938260 Eltman Eltman & Cooper, 140 Broadway 26th Floor, New York, NY 10005-1108  
 13938262 +Erie Insurance, 77 Hartland Street, Suite 401, East Hartford, CT 06108-3253  
 13938263 +FEDERAL LOAN SERVICING CREDIT, PO BOX 60610, Harrisburg, PA 17106-0610  
 13938264 #+Fisher, Inc., 919 E. Willowgrove Avenue, Glenside, PA 19038-7909  
 13938265 Grange Insurance, P.O. Box 182657, Columbus, OH 43218-2657  
 13938266 HHRG, PO Box 459080, Fort Lauderdale, FL 33345-9080  
 13938267 +Medical Data Systems, 2001 9th Avenue, Suite 312, Vero Beach, FL 32960-6413  
 13938268 Midland Funding LLC, 2011, Warren, MI 48090  
 13938269 NNC, 245 Main Street, Scranton, PA 18519-1641  
 13938270 +Northland Group Inc, P.O. Box 390846, Minneapolis, MN 55439-0846  
 13938272 +PHEAA/HCB, Attn: Bankruptcy, 1200 N. 7th Street, 3rd Floor, Harrisburg, PA 17102-1444  
 13938274 +PPL Electric Utilities Inc., 2 N. Ninth St., CPC-GENN1, Allentown, PA 18101-1179  
 13938276 +SLS, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386  
 13938277 +Snyder Petroleum Products, PO Box 38, Pomeroy, PA 19367-0038  
 13938278 +Sterling Credit Union, PO Box 675, Spring House, PA 19477-0675  
 13938279 Wallace & Wolitarsky Dental Assoc., 401 West Main Street, Elverson, PA 19520-9378

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Oct 28 2017 01:27:11 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 28 2017 01:27:06 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13938248 EDI: ACCE.COM Oct 28 2017 01:23:00 Asset Acceptance, LLC, P.O. Box 2036,  
 Warren, MI 48090-2036  
 13938250 +E-mail/Text: notices@burt-law.com Oct 28 2017 01:27:40 Burton Neil & Associates, P.C.,  
 1060 Andrew Dr Ste 170, West Chester, PA 19380-5600  
 13938251 EDI: CAPITALONE.COM Oct 28 2017 01:23:00 Capital One, P.O. Box 60024,  
 City of Industry, CA 91716-0024  
 13938253 +E-mail/Text: bankruptcycollections@citadelbanking.com Oct 28 2017 01:27:31  
 Citidel Federal Credit Union, Attn: Collections/Bankruptcy, 520 Eagleview Boulevard,  
 Exton, PA 19341-1119  
 13938255 E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Oct 28 2017 01:27:32 Comcast,  
 P.O. Box 3006, Southeastern, PA 19398-3006  
 13938258 +EDI: CCS.COM Oct 28 2017 01:23:00 Credit Collection Services, PO Box 773,  
 Needham Heights, MA 02494-0918  
 13938257 +EDI: CCS.COM Oct 28 2017 01:23:00 Credit Collection Services, Two Wells Avenue,  
 Dept 9135, Newton, MA 02459-3225  
 13938261 +E-mail/Text: bknotice@erccollections.com Oct 28 2017 01:26:57 Enhanced Recovery Corporation,  
 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 13938271 +E-mail/Text: blegal@phfa.org Oct 28 2017 01:26:56 PA Housing Finance Agency,  
 211 N. Front Street, Harrisburg, PA 17101-1406  
 13938273 EDI: PRA.COM Oct 28 2017 01:23:00 Portfolio Recovery Assoc., P.O. Box 41067,  
 Norfolk, VA 23541  
 13977860 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 28 2017 01:26:33  
 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,  
 Harrisburg PA 17128-0946  
 13938275 +E-mail/Text: bankruptcy@ldf-holdings.com Oct 28 2017 01:27:38 Radiant Cash, PO Box 1183,  
 Lac Du Flambeau, WI 54538-1183

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 13938241 ##+ACCOUNTS ADVOCATE AGENCY INC, 510 N PARK RDSTE 1, WYOMISSING, PA 19610-2941

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Oct 27, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 29, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2017 at the address(es) listed below:

GEORGE M. LUTZ on behalf of Joint Debtor Marilyn E. Torpey glutz@hvmlaw.com,  
amerkey@hvmlaw.com;r49419@notify.bestcase.com  
GEORGE M. LUTZ on behalf of Debtor William F. Torpey glutz@hvmlaw.com,  
amerkey@hvmlaw.com;r49419@notify.bestcase.com  
JEROME B. BLANK on behalf of Creditor Wilmington Savings Fund Society, et. al. paeb@fedphe.com  
JILL MANUEL-COUGHLIN on behalf of Creditor Specialized Loan Servicing, LLC jill@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
MATTEO SAMUEL WEINER on behalf of Creditor Specialized Loan Servicing, LLC  
bkgroup@kmlawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor Deutsche Bank National Trust Company, as Trustee  
for GSAA Home Equity Trust 2006-15, Asset Backed Certificates, Series 2006-15  
bkgroup@kmlawgroup.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor Wilmington Savings Fund Society, et. al.  
pa.bkecf@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>William F. Torpey</u>	Social Security number or ITIN	<b>xxx-xx-7187</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Marilyn E. Torpey</u>	Social Security number or ITIN	<b>xxx-xx-4541</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-14296-jkf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William F. Torpey

Marilyn E. Torpey

10/26/17

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**